



SUMMARY OF INSURANCE

2010-2011

**Prepared by:
National Office of the Australian Baptist Insurance Scheme
September 2010**

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Australian Baptist Insurance Scheme Policies

The Australian Baptist Insurance Scheme (ABIS) offers a broad range of insurance protection to its constituents as a standard package and for which an annual insurance premium is paid. In addition, there are a number of other policies that can be arranged on a 'needs basis' for which a separate policy is arranged and an additional premium paid.

To help you determine the scope of insurance protection that you have, we advise that **all members** of the Australian Baptist Insurance Scheme have the following insurance covers in place:

[Industrial Special Risks](#)
[General Liability \(including Hirers' Liability\)](#)
[Umbrella Liability](#)
[Professional Indemnity](#)
[Management Liability](#)
[Comprehensive Crime Cover](#)
[Personal Accident – Volunteers and Youth Activities](#)
[Personal Accident – Pastors and Spouses](#)
[Corporate Travel Insurance](#)

In addition, the following insurance covers can be arranged on a 'needs basis' with an additional premium payable:

[Motor Vehicle Insurance](#)
[School Students Personal Accident Cover](#)
[School Students Travel Insurance](#)
[Marine Hull Insurance](#)
[Contract Works Insurance](#)

For those constituents who have arranged one or more of these additional covers, you will receive a separate invoice from ABIS.

This Insurance & Claims Manual has been compiled by the National Office of the Australian Baptist Insurance Scheme (ABIS) to provide a broad outline of your Insurance Program and to offer general information and assistance in understanding the various insurances which have been arranged on your behalf and the steps and procedures to be followed in the event of claims arising under the program.

ABIS's role in the claims management process, as regards claims, is as follows:

- to submit, manage, regularly follow up and negotiate settlement of above deductible claims,
- to assist in the resolution or conduct of difficult or contentious claims with underwriters where required,
- claims administration, including collection of insurance proceeds and proactive follow-up of outstanding claims until finalisation,
- provision of status reports on above deductible claims, and
- to maintain records of paid and outstanding claims for underwriting disclosure and inclusion in renewal submissions.

The Insurance Program section of the manual contains a brief description of individual insurances. It should not however be treated as a replacement for the relevant policy documents. Each policy is maintained with ABIS and they are available at any time for viewing and/or interpretation.

Industrial Special Risks

Underwriter	Allianz Australia Insurance Limited																					
Policy Number	31 0097964 IAR and 31 DIC7964 IAR																					
Covering	Loss, destruction of or damage to the Property Insured as a result of an insured peril, including loss resulting from interruption or interference to the business, all as defined in the policy.																					
Interest Insured	<p>Section 1 – Material Loss or Damage</p> <p>All real and personal property of every kind and description belonging to the Insured or for which the Insured is responsible or has assumed responsibility to insure prior to the occurrence of any damage including all such property in which the Insured may acquire an insurable interest during the period of insurance.</p> <p>Section 2 – Consequential Loss</p> <p>Loss of Gross Revenue (as defined) as a result of a reduction in turnover and/or increase in cost of working resulting from loss, destruction or damage caused by an Insured Peril as per Section 1.</p>																					
Situation and/or Premises	Anywhere in Australia where the Insured has property or carries on business, has goods or other property stored or being processed or has work done, including contract sites.																					
Limit(s) of Liability	<p>The amount(s) set out hereunder represent the Insurer(s) maximum Limit(s) of Liability any one loss or series of losses at any one Situation arising out of any one original source or cause subject to any Sub-Limit(s) of Liability specified elsewhere in the Policy and the Schedule.</p> <p>Combined Section 1 and Section 2 \$130,000,000</p>																					
Sub-limit(s) of Liability	<p>The liability of the Insurer(s) shall be further limited in respect of any one loss or series of losses arising out of any one event at any one Situation as set out hereunder, and it is understood and agreed that such sub limits shall not increase the liability of the Insurer(s) beyond the Limit(s) of Liability expressed above and also the under mentioned deductible(s) will apply in respect of such Sub Limits but shall not be cumulative.</p> <p><u>Section 1 – Material Loss or Damage</u></p> <table border="0" style="width: 100%;"> <tr> <td>Subsidence</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>Specified Damage</td> <td style="text-align: right;">\$500,000</td> </tr> <tr> <td>Removal of Debris</td> <td style="text-align: right;">\$2,000,000</td> </tr> <tr> <td>Extra Cost of Reinstatement</td> <td style="text-align: right;">\$5,500,000</td> </tr> <tr> <td>Additional Extra Costs of Reinstatement</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td>Loss of Land Value</td> <td style="text-align: right;">\$1,000,000</td> </tr> <tr> <td>Expediting Expenses</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>Property (excluding money) in Transit</td> <td style="text-align: right;">\$150,000</td> </tr> <tr> <td>Temporary Protection</td> <td style="text-align: right;">\$250,000</td> </tr> <tr> <td>Directors & Officers Personal Effects (limit any one person \$5,000)</td> <td style="text-align: right;">\$20,000</td> </tr> </table>		Subsidence	\$2,000,000	Specified Damage	\$500,000	Removal of Debris	\$2,000,000	Extra Cost of Reinstatement	\$5,500,000	Additional Extra Costs of Reinstatement	\$1,000,000	Loss of Land Value	\$1,000,000	Expediting Expenses	\$200,000	Property (excluding money) in Transit	\$150,000	Temporary Protection	\$250,000	Directors & Officers Personal Effects (limit any one person \$5,000)	\$20,000
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Works of Art, Curios, Antiques	\$200,000
Fire Fighting Extinguishment Costs	\$250,000
Clearance of Drains	\$50,000
Territories Outside Australia	\$50,000
Fusion	\$20,000

Section 2 – Consequential Loss

Claims Preparation Costs	\$500,000
Additional Increased Cost of Working	\$5,000,000
Loss of Rent	\$750,000
Gross Revenue First Loss inc. Payroll First Loss	\$18,500,000
Accounts Receivable	\$100,000
Suppliers, Customers & Repairers (Unspecified)	\$500,000
Prevention of Access	\$1,000,000
Closure or Evacuation of premises as a result of	
Human, infectious or contagious disease	\$250,000
Murder or Suicide	\$1,000,000
Fines & Damages	\$250,000

Section 3 – Theft, Money and Glass Breakage

Property insured other than money or property in transit	
Caused by theft, or any attempt theft	\$500,000
Theft of Property in the Open Air	\$250,000
Money in Transit	\$100,000
Money on Premises 24 hours	\$100,000
Directors' & Officers Personal Effects (Limit any one person \$5,000)	\$20,000
Works of Art, Curios, Antiques	\$200,000
Temporary Protection	\$250,000
Locks & Keys	\$100,000
Glass Breakage	Replacement value

Section 4 – Machinery Breakdown and Boiler Explosion

Boiler & Pressure Vessel Explosion (Property Damage)	\$50,000
Machinery Breakdown	\$20,000

Indemnity Period 36 Months in respect to schools/aged care and retirement facilities
24 Months all other

Deductible

Schools & Colleges	\$500
Aged Care and General Care:	\$500
Conference Centres:	\$500
Churches:	\$250
Camps:	\$250
Other:	\$250

Earthquake, Subterranean Fire
or Volcanic Eruption \$20,000 for all constituents

Special Comments Terrorism Insurance Act 2003 – Policy Notation

This policy is deemed to be an eligible insurance contract in terms of the Terrorism Insurance Act 2003. Accordingly, whilst the Policy contains an Act of Terrorism Exclusion, then subject to all other terms and conditions of the Policy, cover is amended to the extent provided by the Terrorism Insurance Act 2003.

General Liability (Public & Products)

Underwriter	Vero Insurance Limited												
Policy Number	LSB 013569283												
Interest Insured	<p>Insured's legal liability to pay damages or compensation in respect of:</p> <p>(a) Personal Injury; (b) Property Damage (c) Advertising Injury</p> <p>Occurring within the geographical limits during the period of insurance as a result of an occurrence happening in connection with the Insured's business</p>												
Geographical Limits	Anywhere in the world (except the United States of America and Canada) as per policy wording												
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.												
Deductible	<table> <tr> <td>Schools & Colleges</td> <td>\$500</td> </tr> <tr> <td>Aged Care and General Care:</td> <td>\$500</td> </tr> <tr> <td>Conference Centres:</td> <td>\$500</td> </tr> <tr> <td>Churches:</td> <td>\$250</td> </tr> <tr> <td>Camps:</td> <td>\$250</td> </tr> <tr> <td>Other:</td> <td>\$250</td> </tr> </table>	Schools & Colleges	\$500	Aged Care and General Care:	\$500	Conference Centres:	\$500	Churches:	\$250	Camps:	\$250	Other:	\$250
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Camps:	\$250												
Other:	\$250												
Excluding Liability	<p>Employee Liability Sexual abuse by known offender Medical malpractice Professional Indemnity Goods in Care, Custody and Control over \$500,000 Aircraft Products Pollution and Contamination exclusion Registered Motor Vehicles Watercraft in excess of 8 metres Asbestos exclusion Terrorism exclusion Electronic Data endorsement Fines & Penalties Punitive & Exemplary Damages</p>												
Policy Wording	<p>Aon Broadform Occurrence Wording or Insurers equivalent, which shall include;</p> <p>(a) Broad definition of Personal Injury. (b) Damage to property shall include loss of and loss of use of property. (c) Liability caused by an occurrence. (d) Defence costs additional to the limit of indemnity. (e) Limit of Liability any one occurrence except products liability - aggregate any one period. (f) Broad definition of Insured eg. Principal, Social Club members etc. (g) Cross Liability Clause.</p>												

- (h) Sudden and Accidental Pollution.
- (i) Liability arising out of first aid facilities.
- (j) Liability under lease or rental agreements.
- (k) Property in the Insured's physical or legal control.
- (l) Advertising, Broadcasting, Telecasting, Publication Activities
- (m) Infringement of copyright

Special Exclusion

Molestation – Known Offenders Exclusion

This policy does not cover liability in respect of injury sustained by any persons arising out of or as a result of the molesting or interfering with any person(s) by a person known to be, suspected of and/or having been convicted for molestation offences, being any part of the Insured or employed by or performing any service on behalf of the Insured

Umbrella Liability

Underwriter	Chartis
Policy Number	MU 79750
Interest Insured	<p>Insured's legal liability to pay compensation in respect of:</p> <p>(d) Personal Injury; (e) Property Damage; or (f) Advertising Liability</p> <p>happening during the Period of Insurance and caused by an Occurrence within the geographical limits in connection with the Business.</p>
Geographical Limits	Anywhere in the world (except the United States of America and Canada).
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.
Excluding Liability	<p>Employee Liability Sexual abuse by known offender Medical malpractice Professional Indemnity Goods in Care, Custody and Control over \$500,000</p>
Policy Wording	CHARTIS Umbrella Liability Policy and Endorsements
Exclusions	<p>CHARTIS War & Terrorism CHARTIS Total Asbestos CHARTIS Silica Product Recall Excludes DIC/DIL cover for Employers Liability/Workers Compensation Outside Australia Common Law provision only within Australia CHARTIS Molestation Exclusion Medical Professional Liability excluded in full Professional Indemnity Exclusion Care, Custody & Control Exclusion applies Umbrella Motor Endorsement Advertising, Libel and Slander Exclusion</p>

Hirer's Liability

Underwriter	Vero Insurance Limited
Policy Number	LSB 013569283
Interest Insured	<p>Insured's legal liability to pay compensation in respect of:</p> <p>(g) Personal Injury; (h) Property Damage;</p> <p>happening during the Period of Insurance and caused by an Occurrence within the geographical limits in connection with the hiring the facilities of individual Baptist Churches or various other property belonging to or owned or leased by a constituent of the Baptist Union of Australia for Private Functions, Anniversaries, Birthdays, Weddings and similar events</p>
Geographical Limits	Anywhere in the Australia
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.
Deductible	\$100 any one occurrence
Policy Wording	<p>Aon Broadform Occurrence Wording or Insurers equivalent, which shall include;</p> <p>(a) Broad definition of Personal Injury. (b) Damage to property shall include loss of and loss of use of property. (c) Liability caused by an occurrence. (d) Defence costs additional to the limit of indemnity. (e) Limit of Liability any one occurrence except products liability - aggregate any one period. (f) Broad definition of Insured eg. Principal, Social Club members etc. (g) Cross Liability Clause. (h) Blanket Contractual Liability (i) Sudden and Accidental Pollution. (l) Liability arising out of first aid facilities. (k) Liability under lease or rental agreements. (l) Car Park Liability. (m) Property in the Insured's physical or legal control – limit \$100,000 (n) Advertising, Broadcasting, Telecasting, Publication Activities (o) Infringement of copyright</p>

Professional Indemnity - Claims Made Policy

Underwriter	Vero Insurance Limited	
Policy Number	TBA	
Interest Insured	Liability for Breach of Duty owed in a Professional Capacity arising out of any act error or omission occurring or committed in such professional capacity	
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.	
Deductible	Schools & Colleges	\$500
	Aged Care and General Care:	\$500
	Conference Centres:	\$500
	Churches:	\$250
	Camps:	\$250
	Other:	\$250
Retroactive Date	Unlimited	
Special Comments	"Claims Made" Wording	
	This Policy is issued on a claims made basis.	
Exclusions	Dishonesty, Fraudulent or Criminal Breach of Duty Sexual abuse Medical Practitioners Self-employed Registered Medical Professionals Baptist Union Investments & Finance Limited	

Management Liability - Claims Made Policy

Underwriter	Chubb Insurance	
Policy Number	93299688	
Insured	The Organisation and/or Insured Persons	
Definition	<p>Organisation means, collectively, the Principal Organisation and any Subsidiary.</p> <p>Insured Persons means any natural person who was, now is or shall be an Executive or employee of any organisation.</p>	
Insured Interest	Indemnity to Directors' & Officers' by reason of any wrongful act (as defined) committed by them in their capacity as a director or officer (as defined) including defence costs.	
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.	
Sub Limits	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.	
Deductible	Schools & Colleges	\$500
	Aged Care and General Care:	\$500
	Conference Centres:	\$500
	Churches:	\$250
	Camps:	\$250
	Other:	\$250
Policy Wording	Chubb Forefront Wording	
Retroactive Date	Unlimited, excluding known claims and circumstances	
Endorsements:	90 day extended reporting period for 25% of annual premium	
Directors & Officers	Sexual behaviours exclusion	
	Dedicated additional \$1,000,000 for executives	
	Medical incidents exclusion	
	OHS defence cost	
	Pending or prior litigation date 19/12/2008	
Employment Practices	Pending or prior litigation date 19/12/2008	
	Third party liability extension provided	
Statutory Liability	Pending or prior litigation date 19/12/2008	
Internet Liability	Pending or prior litigation date 19/12/2008	
Major Exclusions	Professional Liability Trustee Liability Kidnap, Ransom Crime Insurance	

Comprehensive Crime

Underwriter	Chubb / QBE	
Policy Number	TBA	
Insured Interest	Losses sustained by the Insured resulting from the under mentioned causes.	
Limit(s) of Liability	Please refer to your local Baptist Union office for the limits of indemnity applicable to this policy.	
Deductible	Schools & Colleges	\$500
	Aged Care and General Care:	\$500
	Conference Centres:	\$500
	Churches:	\$250
	Camps:	\$250
	Other:	\$250
Geographical Limits	Worldwide	

Coverage Provided

Employee Theft Coverage A.

The Company shall pay the Principal Organisation for direct loss of Money, Securities or Property sustained by an Insured resulting from Theft, fraud or dishonesty committed by an Employee, whether acting alone or in collusion with others, which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Premises Coverage B.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from:

- (i) the unlawful taking of Money or Securities committed by a Third Party, or
- (ii) the actual destruction or disappearance of Money or Securities, within or from Premises or Banking Premises, which direct loss is Discovered during the Policy Period or Extended Discovery Period including:
 - (a) direct loss of or damage to Property which results from Robbery or attempted Robbery within the Premises;
 - (b) direct loss of or damage to Property contained within any locked vault or safe which results from Safe Burglary or attempted Safe Burglary within the Premises;
 - (c) damage to a locked safe, cash drawer, cash box or cash register within the Premises by felonious entry or attempted felonious entry or loss by felonious abstraction of such container from within the Premises; and
 - (d) damage to the Premises which results from Robbery or Safe Burglary.

In Transit Coverage C.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from:

- (i) the unlawful taking of Money or Securities committed by a Third Party; or
- (ii) the actual destruction or disappearance of Money or Securities, while In Transit or while temporarily within the home of an Employee or a partner of an Insured that is a partnership, which direct loss is Discovered during the Policy Period or Extended Discovery Period including:
 - (a) direct loss or damage to Property resulting from Robbery while In Transit; and

(b) direct loss resulting from the unlawful taking of Property temporarily within the home of an Employee or a partner of an Insured which is a partnership.

Forgery Coverage D.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from Forgery or alteration of a Financial Instrument committed by a Third party which direct loss is Discovered during the Policy Period or Extended Discovery Period, including:

- (i) any cheque or draft made or drawn in the name of such Insured payable to a fictitious payee and endorsed in the name of such fictitious payee;
- (ii) any cheque or draft procured in a face to face transaction with such Insured or with one acting as the agent of such Insured by a Third Party impersonating another and made or drawn payable to the one impersonated and endorsed by a Third Party other than such one impersonated; and
- (iii) any payroll cheque, payroll draft or payroll order made or drawn by such Insured payable to bearer as well as to a named payee and endorsed by a Third Party other than such named payee without the authority of such named payee.

Computer Fraud Coverage E.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from Computer Fraud committed by a Third Party which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Funds Transfer Fraud Coverage F.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from Funds Transfer Fraud committed by a Third Party which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Counterfeit Currency Fraud Coverage G.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from Counterfeit Currency Fraud committed by a Third Party which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Credit Card Fraud Coverage H.

The Company shall pay the Principal Organisation for direct loss sustained by an Insured resulting from Credit Card Fraud committed by a Third Party which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Client Coverage I.

The Company shall pay the Principal Organisation for direct loss sustained by a Client resulting from Theft, fraud or dishonesty committed by an Employee not in collusion with such Client's directors or employees, including, for the avoidance of doubt, temporary staff, or agents, which direct loss is Discovered during the Policy Period or Extended Discovery Period.

Expense Coverage J.

The Company shall pay the Principal Organisation for Investigative Costs or Computer Violation Expenses.

Personal Accident (Volunteers/Youth Activities)

Underwriter Accident & Health International Underwriting

Policy Number 0017678

Insured Person(s)

- a) all voluntary workers
- b) persons involved in **church** youth activities whilst actually engaged in youth activities officially organised and under the control of the Insured including the necessary direct travel to and from such activities. No cover is provided for voluntary workers' or youth activity participants' personal equipment and other property.

Note: Youth activities mean official activities, which form part of the youth program of a Church. It does not include "whole of Church" activities such as a family camp or Church picnic. Organised team sports are also excluded.

Indemnity

Section A

Accidental Death (Events 1 to 19) (Event 1 limited to \$10,000 - Insured Persons under 18 years)	\$200,000
Events 2-18 for Insured persons under 18	\$100,000

Section B

Injury Weekly Benefit (Event 20) 85% 7 Day Excess, 104 weeks	\$2,000
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Section C

Emergency Home Help Clause Non-Income Earners, 7 Day Excess, 104 weeks	\$1,000
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(Non Medicare) Medical Expenses

(85% Reimburse/\$50 Excess)	\$5,000
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Tutorial Costs for Students	\$1,000
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Out of Pocket Expenses Clause (26 weeks)	\$1,000
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Age Limitation Voluntary Workers 12 years – 85 years
Over 85 yrs – reading only
Youth Activities Participants 0 - 21 years of age

Aggregate Liability per Policy Year \$2,000,000

Policy Wording As agreed

Extensions **EMERGENCY HOME HELP CLAUSE**

Temporary Total Disablement compensation does not apply to Insured Persons who are retired or unemployed or not in receipt of Salary. However in respect of Insured Persons who are retired or unemployed or not in receipt of Salary it is agreed that the Company will pay for the cost of hiring domestic help and/or childminding services reasonably and necessarily incurred by an Insured Person as a result of Bodily Injury causing total disablement, PROVIDED THAT

such childminding services and domestic help are carried out by persons other than members of the Insured Person's family or other relatives or persons permanently living with the Insured Person.

such childminding services and domestic help are certified by a duly qualified medical practitioner as being necessary for the recovery of the Insured Person.

The Company's liability is limited to:

\$1000 per week payable from the 28th day of treatment by a duly qualified medical practitioner for an aggregate period not exceeding 104 weeks.

* Parent Inconvenience Clause (Travel Expenses) – Limit \$4,000

Out of Pocket Expenses

It is hereby declared and agreed that should an Insured Person be a non income earner, the benefit under Event 20 is limited to \$1,000 per week and is payable upon receipts furnished to the Insured for out of pocket expenses attributable directly to such disablement.

Student Tutorial Cost

It is agreed and declared that the company will pay the cost of Hiring Home Tutorial Services reasonably and necessarily incurred by an Insured Person as a result of injury causing Temporary Total Disablement, Provided that

The Insured Person is registered as a full time student

Such Home Tutorial Services are carried out by persons other than members of the Insured Person's family or other relatives.

Liability is limited to \$1,000 per week payable from the 14th day of treatment by a duly qualified medical practitioner for an aggregate period not exceeding 104 weeks.

Parent Inconvenience Clause (Travel Expenses) – Limit \$4,000

DEFINITIONS UNDER NON-MEDICARE MEDICAL EXPENSES

NON-MEDICARE MEDICAL EXPENSES means expenses incurred within twelve (12) months of sustaining an injury; and expenses paid by an Insured Person or by the Insured for Doctor, Physician, Surgeon, Nurse, Physiotherapist, Chiropractor, Osteopath, Hospital and/or Ambulance services for the following treatments:

Medical
Surgical

X-Ray
Chiropractic
Osteopathic
Physiotherapy
Hospitalisation
Nursing

But excludes

Dental Treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the injury referred to in a) above, and Services for which the Insured is eligible to receive Medicare Benefits.

CONDITIONS APPLYING TO NON-MEDICARE MEDICAL EXPENSES

Any benefit payable is less recovery made from any private Health Insurance Fund.

No benefit is payable in respect of the Medicare gap between payment made by Medicare and charges incurred.

With respect to the Non-Medicare Medical Expenses endorsement the maximum we will pay is \$5000 subject to 85% of expenses. Excess \$50 each and every claim.

Personal Accident (Pastors & Spouses)

Underwriter Accident & Health International Underwriting

Insured Person(s) Baptist Union of Australia – Pastors and spouses

Note: The criteria for this cover is that the pastor **must** be on the active list with the state Baptist Union office, the church **must** be a member of the insurance scheme and the coverage afforded is 24/7 365 days and is **restricted to whilst on Pastoral duties and the like.**

Indemnity Death & Capital benefits \$200,000

Age Limitation 65 Years of Age

Aggregate Liability per Policy Year \$2,000,000

Corporate Travel

Underwriter	ACE Insurance Limited
Policy Number	ABTVL000131VIC
Scope of Cover	Cover under this Policy applies whilst an Insured Person is engaged in a Journey (as defined) undertaken on the Insured's business, including all incidental private travel.
Insured Person(s)	All Constituent Members and Volunteers of the Insured whilst on Authorised Business Travel, as defined
Journey	<p>"Journey" shall mean any authorised business travel not exceeding 180 days undertaken on the business of the Insured, provided such travel involves a destination of 50 kilometres or more OR travel by air OR interstate or overseas travel.</p> <p>Authorised Business Travel shall also include all incidental or associated private holiday travel.</p> <p>Such cover shall commence from the time the Insured Person leaves their normal residence or place of business, whichever is the place of departure for the commencement of the journey, and be continuous on a full time 24 hour basis until the Insured Person returns to his normal residence or place of business, whichever occurs first.</p> <p>Everyday commuting shall not be regarded as a journey on the business of the Insured.</p>
Geographical Limits	Anywhere in the world
Schedule of Benefits	As per the following Schedule of Benefits

Section	Item	Maximum Benefit (AUD)
1A	Personal Accident and Capital Benefits	\$200,000
	• Accompanying persons	200,000
	• Dependent children	20,000
	• Sickness resulting in Surgery	20,000
	• Injury resulting in Surgery	20,000
1B	Weekly Benefit – Injury (max. 156 weeks; 7 day excess)	1,000 and not exceeding 85% of earnings
1C	Weekly Benefit – Sickness (max. 156 weeks; 7 day excess)	Not Insured
1D	Injury Resulting in Fractured Bones- Lump Sum Benefits	3,000
1E	Injury Resulting in Loss of Teeth or Dental Procedures	1,000

2	Kidnap & Extortion	500,000
3	Hijack and Detention	300 per day to max \$9,000
	• Legal Costs	\$10,000
4	Medical and Additional Expenses	Unlimited
	Cancellation and Curtailment Expenses	Unlimited
	Continuous Bed Confinement (max. 100 days)	100 per day
5	Overseas Emergency Assistance	Included
6	Loss of Deposits	10,000
7	Baggage/Business Property	10,000
	Limit any one item	5,000
	Excess	Nil
	Limit any one Item -Electronic Equipment	10,000
	Excess	\$500
	Deprivation of Baggage	3,000
	Money/Travel Documents	2,500
	Excess	Nil
8	Alternative Employee Expenses	10,000
9	Personal Liability	5,000,000
10	Rental Vehicle Excess Waiver	5,000
11	Extra Territorial Workers Compensation	
	Weekly Compensation	1,000
	Damages, Costs and Expenses	1,000,000
	Aggregate Limit of Liability	2,000,000
12	Missed Transport Connection	3,000
13	Political Evacuation	100,000 (Limit \$20,000 per person)

Aggregate Limit

Scheduled Flights
Non – scheduled Flights

\$2,000,000
\$500,000

Exempt Fringe Benefits

Note	This cover is self funded by the Baptist Union of Victoria
Policy Number	N/A
Interest Insured	<p>This policy will reimburse the Church for the Exempt Fringe Benefit component of an eligible pastor's income for which Workcover Insurance provides no benefit.</p> <p>A benefit is only payable under this policy when a pastor is entitled to receive compensation under Workcover or like legislation whether or not compensation is actually received.</p>
Weekly Benefits Accident & Illness	To a maximum of \$550 per week
Number of Weeks Covered	104
Initial Period Excluded	7 days

Motor Vehicle **Optional Cover**

(This section is only applicable if the applicable details have been provided to ABIS and you have received a separate invoice for this cover)

Underwriter	Vero Insurance Limited										
Policy Number	MSL 013514828										
Interest Insured	<p>All Motor Vehicles (including those converted to LPG) presently existing or hereinafter acquired, owned, hired, leased, rented, loaned, borrowed or used by the Insured, for which the Insured is responsible or has assumed responsibility or in which the Insured has an insurable interest or for which the Insured has received instructions to insure.</p> <p>The term "Motor Vehicles" shall be deemed to also include Motor Cycles, Trailers, Caravans and Mobile Plant and Equipment.</p> <p>All accessories, tools and spare parts including, but not limited to radios, receiving and transmitting equipment, cassettes, recorders, air conditioning units, gates, binders, ropes, tarpaulins, sign writing and artwork; including such property (not otherwise insured) installed by employees.</p>										
Geographical Limits	Anywhere within the Commonwealth of Australia and during transport by sea, land or air between any places in the Commonwealth of Australia										
Limit(s) of Liability	<p>Own Vehicle Damage</p> <p>Market value unless specifically stated otherwise.</p> <p>Additional Vehicles limit \$150,000 any one vehicle</p> <p>Third Party Liability</p> <p>\$20,000,000 any one event</p> <p>Subject to Carriage of Hazardous Goods Limit (14.3) \$100,000</p>										
Sub-Limits of Liability	<p>In respect of the following benefits payable under Section 1 the liability of the Insurer shall be limited for any one claim to the amount stated hereunder.</p> <table> <tr> <td>Towing Charges</td> <td>\$1,000</td> </tr> <tr> <td>Cost of Repatriating Driver</td> <td>\$1,000</td> </tr> <tr> <td>Recovery & return of Vehicle</td> <td>\$2,000</td> </tr> <tr> <td>Hire Costs (following theft of vehicle)</td> <td>\$1,500</td> </tr> <tr> <td>Employees' Personal Effects</td> <td>\$1,000</td> </tr> </table>	Towing Charges	\$1,000	Cost of Repatriating Driver	\$1,000	Recovery & return of Vehicle	\$2,000	Hire Costs (following theft of vehicle)	\$1,500	Employees' Personal Effects	\$1,000
Towing Charges	\$1,000										
Cost of Repatriating Driver	\$1,000										
Recovery & return of Vehicle	\$2,000										
Hire Costs (following theft of vehicle)	\$1,500										
Employees' Personal Effects	\$1,000										
Deductible	\$500 each and every claim										

Personal Accident – Student Cover Optional Cover

(This section is only applicable if the applicable details have been provided to ABIS and you have received a separate invoice for this cover)

Covering: Students of the nominated school, Worldwide for 24 hours a day, 365 days a year, against Accidental Bodily Injury – which means any injury to the body of an insured person caused by an accident which occurs during the period of insurance and which results in any of the events specified in the policy.

Underwriter: AIG

Period of

Insurance: 1st March 2010 to 1st March 2011

SCHEDULE OF EVENTS AND COMPENSATION

The Events		The Compensation Each Insured Person
Accidental Bodily Injury as defined, resulting in:		\$
1	Death	25,000
2	Permanent Paraplegia or Permanent Quadriplegia	750,000
3	Permanent Loss of Independent Existence	750,000
4	Permanent Total Loss of sight of both eyes	300,000
5	Permanent Total Loss of sight of one eye	150,000
6	Permanent Total Loss of use of two limbs	300,000
7	Permanent Total Loss of one limb	150,000
8	Permanent Total Loss of speech	100,000
9	Permanent Total Loss of hearing in: (a) both ears (b) one ear	150,000 50,000
10	Third degree burns and/or resultant disfigurement received from fire or chemical reaction which extend to cover more than 40% of the entire external body	300,000
11	Permanent Total Loss of use of four fingers and thumb of either hand	80,000
12	Permanent Total Loss of four fingers of either hand	50,000
13	Permanent Total Loss of one thumb of either hand: (a) both joints (b) one joint	30,000 15,000
14	Permanent Total Loss of use of fingers of either hand: (a) three joints (b) two joints (c) one joint	30,000 10,000 5,000
15	Permanent Total Loss of use of toes of either foot: (a) all – one foot (b) great – both joints (c) great – one joint (d) other than great, each toe	20,000 10,000 5,000 3,000
16	Fractured Leg or Kneecap with established non-union	10,000
17	Non Medicare Medical Expenses - Maximum	7,500

18	Emergency Transport / Ambulance Service Costs	2,000
19	Bed Care Patient (for a period of more than 24 hours as a result of injury, as defined) – payable for up to 52 weeks.	500 pw
20	Injury Assistance Benefits (Home Help, Student Tutorial & Extra Travel – payable for up to 52 weeks) Excess. 7 days.	300 pw
21	Fee relief following the accidental death of the pupil's benefactor. Maximum amount payable is \$3,000 per term to a maximum period of four terms.	12,000
22	I. Broken or Fractured Bones (a) Finger, Toe, Hand or Foot (b) Arm, Elbow, Wrist, Leg, Ankle or Knee (c) Collarbone (d) Breastbone (e) Rib (f) Shoulder, Cheekbone or Nose (g) Jaw (h) Neck, Skull, Spine, Pelvis or Hip Maximum amount payable for any one injury	200 500 500 500 200 500 500 3,000 3,000
22	II. Internal Injuries (a) Torn ligament or ruptured internal organ (b) Knee reconstruction	1,000 2,500
22	III. Dislocation (a) Hip (b) Knee (c) Shoulder Blade (d) Collarbone or Jaw (e) Ankle, Elbow or Wrist	500 250 250 250 150
23	Loss or damage to sound and Natural Teeth (non related school activities maximum \$2,000)	5,000 max
24	Milk or first teeth	50 per tooth
25	Permanent Partial Disability not otherwise provided for under Events 8-16 inclusive, and Broken Bones, Internal Injuries and Dislocation as provided for under Event 22.	Such percentage of the Personal Injury Sum Insured as Insurer at their absolute discretion determine being in their opinion not inconsistent with the Benefit Amount provided for under Events 8-16 inclusive and 22
26	Kidnap, Ransom and Extortion	250,000
27	Clothing Education &/or Sports Equipment – property lost or damaged as a result of an accident for which treatment was required and administered by a qualified health care provider.	500

Marine Hull **Optional Cover**

(This section is only applicable if the applicable details have been provided to ABIS and you have received a separate invoice for this cover)

Underwriter	Vero National Marine	
Policy Number	MHU010084227	
Interest Insured	(A) Hull, Machinery, Equipment and other interests as described plus boats and equipment on hire or loan to the insured for which the insured is responsible at the time of loss. (B) Third Party Liabilities	
Limit(s) of Liability	Hull Machinery Equipment	As per schedule.
	Protection & Indemnity (Injury or damage) (as underlying cover to Public Liability)	\$1,000,000
Deductible	Please refer to your local Baptist Union office for a schedule of deductibles	

Contract Works Optional Cover

(This section is only applicable if the applicable details have been provided to ABIS and you have received a separate invoice for this cover)

Underwriter Vero Insurance Ltd

Policy Number TBA

Scope of Cover

Material Loss or Damage

1. Insured Property

The Insurers will indemnify the Insured in accordance with the Basis of Settlement, against Damage to the Insured Property from a cause not specifically excluded, occurring at Worksites within the Territorial Limits, in respect of:

- (a) Construction Plant and Equipment - during the Period of Insurance;
- (b) All other Insured Property - during the Construction Period.

2. Defects Liability (Extended Maintenance)

The Insurers will indemnify the Insured in accordance with the Basis of Settlement, against Damage to the Insured Property from a cause not specifically excluded, occurring at Worksites, provided such Damage:

- (a) manifests itself during the Defects Liability Period; and
- (b) originates from:
 - (i) a cause not specifically excluded arising during the Construction Period and at a Worksite; or
 - (ii) an act or omission of any of the Insured parties in the course of complying with the requirements of the Defects Liability Period provisions of the Contract.

Insured Operations:

Alternative A - All Contracts Transfer Basis

All Contracts of any kind or description undertaken by or on behalf of the Named Insured and:

- 1. commenced during the Period of Insurance; or
- 2. commenced prior to and not completed at the inception of this Policy (or any renewal thereof);

but shall not include Excluded Contracts.

Excluded Contracts

Contracts:

- (a) involving high rise construction greater than 5 floors/storeys;
- (b) where the initial estimated Project Value exceeds \$5,000,000;

Maximum Defects Liability Period:

12 months any one Contract in respect of the original Defects Liability Period.

Maximum Performance Testing Period	4 weeks any one Contract.																										
Territorial Limits:	<p>Material Loss or Damage Anywhere in Australia, including cover for Insured Property whilst in storage and in transit.</p> <p>Public Liability Anywhere in Australia</p>																										
Limits of Liability: (General Condition)	<p>Material Loss or Damage Limit of Liability any one Event at any one situation:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">1. Contract Works</td> <td style="text-align: right;">\$5,000,000</td> </tr> <tr> <td>2. Existing Structures, Site Huts, Buildings & Office Equipment</td> <td style="text-align: right;">\$200,000</td> </tr> </table> <p>The liability of Insurers will be further limited in respect of any one Event at any one situation as set out in the Sub-limits below. These Sub-limits will apply in addition to the above Limits of Liability.</p> <p>Sub-limits – Applicable to Material Damage:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Extensions</td> <td style="text-align: right;">\$1,000,000 combined limit in respect of items 2.1(a) to (h)</td> </tr> <tr> <td>(a) Removal of Debris and Other Costs</td> <td></td> </tr> <tr> <td>(b) Expediting Expenses</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(c) Search and Locate Costs</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(d) Professionals' Fees</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(e) Mitigation Expenses</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(f) Plant Hire Charges</td> <td style="text-align: right;">Not Insured</td> </tr> <tr> <td>(g) Claim Preparation Costs</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(h) Government and other Fees</td> <td style="text-align: right;">\$200,000</td> </tr> <tr> <td>(j) Insured Property whilst in transit</td> <td style="text-align: right;">\$50,000</td> </tr> </table> <p>Public Liability Limit in respect of each Occurrence</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;"></td> <td style="text-align: right;">\$10,000,000</td> </tr> </table>	1. Contract Works	\$5,000,000	2. Existing Structures, Site Huts, Buildings & Office Equipment	\$200,000	Extensions	\$1,000,000 combined limit in respect of items 2.1(a) to (h)	(a) Removal of Debris and Other Costs		(b) Expediting Expenses	\$200,000	(c) Search and Locate Costs	\$200,000	(d) Professionals' Fees	\$200,000	(e) Mitigation Expenses	\$200,000	(f) Plant Hire Charges	Not Insured	(g) Claim Preparation Costs	\$200,000	(h) Government and other Fees	\$200,000	(j) Insured Property whilst in transit	\$50,000		\$10,000,000
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Basis of Settlement (Insuring Clause)	<p>In respect of Construction Plant and Equipment: Indemnity Value, however items which are less than 4 years old as at the date of the Event, shall be subject to Reinstatement Value.</p>																										
Policy Wording:	<ol style="list-style-type: none"> 1. Vero/Aon agreed Contract Works policy 2. Vero Legal Liability policy 																										

Excess:	Material Loss or Damage	
	Damage to property	\$1,000
	Public Liability (Inclusive of Defence and Other Costs)	
	Worker to Worker	\$5,000
	All other liability claims	\$1,000

Claims Procedure

This section is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under any of your insurance policies.

All claims (except where otherwise agreed and noted herein) are to be reported immediately to ABIS.

To enable the processing of the claim without delay and to minimise the possible damage or injury incurred, it is important that the following action be taken.

1. All reasonable steps should be taken following an accident or loss to protect the property or person from any further damage or injury.
2. Any incident which may give rise to a claim should be immediately reported to ABIS to avoid any potential for denial of liability from underwriters alleging late notification.
3. Any loss by theft and/or wilful or malicious damage should be immediately reported to the nearest Police station.
4. Comply with the relevant claims procedure specific to the class of insurance for which the claim applies to.
5. Complete the correct claim form and attach all associated claims documents. Where a specific claim form has not been specified, a General Claim Form should be used.
6. Forward claim documentation including any supporting papers to the Insurance Administrator in your State or ABIS.

This section is included for information purposes. It is designed to provide assistance in procedures to be followed in the event of any incident that might give rise to a claim occurring under any of your insurance policies.

Industrial Special Risks

Property (Material) Damage

Generally, such claims relate to loss or damage to your property which may involve events such as fire, storm, explosion, flood, theft/burglary, malicious damage, etc.

Where there has been loss or damage to your property:

1. Take all reasonable steps to protect property from any further loss or damage.
2. Call the Police or other Emergency Services as required. Any loss by theft or wilful or malicious damage should immediately be reported to the nearest Police Station and details of the attending Police noted.
3. Report by telephone to the Insurance Administrator in your State who will advise what further action is required and will forward the necessary claim form.
4. Where required, complete a Claim Form and all claims documents as soon as possible after the occurrence whilst memory of the incident is still fresh in the minds of all concerned.
5. Ensure full cooperation with the Loss Adjuster appointed by your underwriter.

Business Interruption (BI)

This section relates to the consequential loss of profits that may occur as a result of a material damage loss, covered under the Industrial Special Risks policy.

In the event of a loss, the following steps should be taken:

1. Inform ABIS of a potential BI Loss.
2. Consider appointing a Risk Accounting Consultant to represent your interests in:
 - Estimating loss
 - Exploring appropriate loss mitigation initiatives
 - Establish a plan to prepare claims for the purpose of restoring cash flow
 - Assist in managing and responding to requests raised by the underwriter's appointed Loss Adjuster
 - Collate necessary information required by the Loss Adjuster.
4. Set up separate ledger accounts to capture all additional costs.
5. Copy all related invoices and create separate files for the purpose of substantiating any claim.
6. Inform all sales staff to record details of sales orders placed which cannot be met due to interruption.
7. Do all things reasonably practicable to minimise interruption to business

General and Products Liability

Under No Circumstances Must Liability Be Admitted Either Verbally Or In Writing

Upon the happening of any incident likely to give rise to a claim, the following points must be noted:

1. All reasonable steps should be taken following an accident or loss to protect the person or property from any further injury.
2. Advice must be forwarded to ABIS, together with originals of all correspondence received from a third party and any other supporting documentation (e.g. incident report)
3. Where an Incident Report is to be completed, bear in mind the following:

Be Discreet – Do not complete the Incident Report in front of the injured person. This may signal that an insurance claim may be possible.

Be Specific – Remember, the report you write may be forwarded to your underwriter for assessment and evaluation purposes and may be admitted as evidence in court. Be specific and comprehensive in your details.

Provide Full Details – Detail (no matter how trivial it may seem at the time), is the most essential component of your Report. In most instances, if the claim ever reaches a court of law, it may be several years down the track. Nobody will remember the specifics unless you write them down at the time of the Report.

4. No correspondence should be entered into with a third party except acknowledgement of receipt of the claim. The acknowledgement letter should read as follows:

"Without Prejudice"

We acknowledge receipt of your correspondence concerning an incident at [Location]. This is receiving our attention.

5. Do not give any interview or make any statement to a Loss Adjuster or other person investigating any accident or damage unless such person is acting on behalf of your underwriter.

“Claims Made” Policies

This section provides guidance on the procedure for notifying a claim or circumstances that might give rise to a claim under “Claims Made” policies.

The following policies are generally underwritten on a “Claims Made” basis:

- Directors’ & Officers’ Liability/Company Reimbursement Insurance;
- Professional Indemnity Insurance;

The trigger of “claims made” policies is the date an Insured or its representative first becomes aware that a potential claim may be made as a result of an alleged breach or an alleged error or omission.

This is different from other policies (e.g. General Liability, Property) which operate on an “occurrence” basis where the trigger is the date on which the incident giving rise to the claim occurred.

“Claims made” policies typically contain an exclusion which provides that the policy will not cover claims where the claim or circumstance was known to the Insured prior to the inception of the policy.

Such policies also require that the claim or circumstances which may give rise to a claim in the future, be notified to the underwriter within the currency of the policy, as a pre-condition to indemnity.

In effect (and subject to the of Section 54 of the Insurance Contracts Act), there is no cover for anything known before the policy period or for anything which is known to the Insured during the policy period but not notified to underwriter during the policy period.

ABIS strongly recommends that all facts and/or known circumstances that may have the potential to give rise to a claim in the future be notified within the current period of insurance.

Notifiable Matters

The following provides a practical guide as to notifiable matters:

1. Claims

- civil proceedings or written demand against the Company and/or individual insured seeking damages e.g. letter of demand alleging breach of employment practices duty.
- criminal proceedings against the Company and/or an individual insured e.g. charge of breach of Occupational Health & Safety Act.
- administrative or regulatory proceedings e.g. notice of proceedings for breach of Corporations Law regulations.

2. Circumstances

- awareness of conduct which may give rise to civil proceedings e.g. through allegations of breach of employment practices.
- awareness of conduct which may have breached laws and which may result in criminal proceedings against an Insured and its representatives.
- awareness of a breach of regulations which may give rise to administrative or regulatory proceedings.

3. Securities Claim

written demand against the Insured seeking damages, e.g. alleging inadequate disclosure in a company document.

4. **Representation at investigations and examinations**

receipt of notice (written or oral) that a representative of the Company and/or individual Insured is required to attend or appear at an official investigation, examination or inquiry into the affairs of the Company.

Notification Procedure

When an employee or officer becomes aware of a potential Claim or Circumstances:

1. Immediately advise the responsible staff member or department so that appropriate notification can be given to the Insurer.
2. Information forming part of the initial notification
 - Brief synopsis or overview of the facts;
 - Intended course of action contemplated by the Insured in establishing the exposure of any Insured Person and/or the Company in terms of liability and quantum;
 - Any additional information available in support of notification.
3. When dealing with an initial complaint or potential claim, it is imperative that the Insured and/or its Representatives does not admit liability and does not make any offer of settlement nor incur defence costs without seeking prior approval and consent from underwriter(s). To do so could be construed as a failure to comply with policy conditions and has the potential to prejudice Insured's position under the relevant policies.
4. Complete underwriter's Claim Forms where required

Motor Vehicle

All Insureds' authorised to drive a vehicle must familiarise themselves with this procedure

1. In the event of an accident:
 - Stop and exchange names and addresses with any other party involved.
 - Record registration number and make of any other vehicle.
 - Ensure that the exact location of the accident is noted, together with times and conditions of Road (e.g. slippery – following heavy rain).
 - Record names and addresses of as many witnesses as possible at the scene of the accident.
 - Report accident to Police if required to do so by State Motor Traffic Law or By-Law.
 - Discussions concerning negligence of either party involved in the accident must not be entered into.
2. **Where damage to vehicle is likely to exceed \$1,000**
 - Immediately obtain repair quotations.
 - Complete the Motor Vehicle Claim Form available from ABIS and forward the completed claim form together with both repair quotations to ABIS.
 - Repairs on the vehicle can commence as soon as it has been inspected and authorisation given by the Loss Adjuster.
 - Any documentation received from Third Parties (e.g. Letters of Demand) should be forwarded immediately to ABIS.
3. **Where Damage To Third Party Vehicle or Property**
 - Obtain details of third party's Name, Address and Insurance Company.
 - Do no discuss fault or make any admission of liability.
 - Complete Claim Form relating to damage to third party property.
 - Forward Claim Form with any Letter of Demand to ABIS/Insurer.

Corporate Travel

Overseas Emergency Assistance

Travel Emergency Cards has been issued by your Corporate Travel underwriter and can be obtained from ABIS.

These cards contain a reverse charge telephone number (as follows) which will allow a traveller to access emergency assistance:

61 2 8907 5995

Reverse Charge

Emergency assistance may include one or more of the following services but only if they are considered necessary and organised by your underwriter's Emergency Assistance service:

- repatriation by the most appropriate method including, if necessary, the use of air services. Repatriation will be to the most suitable hospital or to the Insured Person's home address;
- payment of evacuation expenses, including necessary expenses incurred for qualified medical staff to accompany an Insured Person;
- payment of other emergency assistance expenses;
- worldwide 24 hour telephone access;
- emergency travel assistance;
- emergency medical evacuation;
- medically supervised repatriation;
- assistance in replacing a lost or stolen passport;
- legal assistance;
- interpreter access and referral;
- compassionate visit if traveling alone and hospitalised for more than a week;
- assistance in tracing delayed or lost luggage; and
- payment of approved medical services by claims process or redirection of hospital accounts.

All Other Claims (Non-Emergencies)

1. Where there has been loss or theft/burglary of luggage, personal effects, travel documents, laptop computers, money and credit cards, report the loss to the local police or responsible officer of any airline or vessel on which you are travelling. A copy of the police report or the airline's acknowledgment and their reply for compensation must be retained and forwarded to your underwriter.
2. Complete the Corporate Travel Claim Form and attach additional supporting documentation such as:
 - quotes for replacement baggage
 - overseas medical invoices
 - invoices/receipts for emergency purchases of clothing etc.
 - documentation to support curtailed travel due to illness (e.g. doctors certificate and travel invoices to verify amount claimed)
 - confirmation from airline, hotel and/or police if items are lost or stolen

3. Forward the completed Claim Form, together with all supporting documentation to ABIS together with a short covering summary outlining brief circumstances of the claim.

Personal Accident

In the event of injury, an Insured Person must:

1. Follow medical advice from a legally qualified and registered medical practitioner as soon as possible after sustaining the injury.
2. Promptly advise ABIS of the occurrence.
3. Complete the relevant Claim Form and forward it to ABIS without delay.
4. Undergo any medical examination by a doctor appointed by the underwriter if required.
5. Provide the underwriter with any additional information which they may require about the claim e.g. doctors' report.
6. When lodging a claim, an Insured Person must advise the underwriter of any other insurance that may cover the same injury.

Duty of Disclosure

In accordance with the provisions of the Insurance Contracts Act 1984 (Cwlth), you and everyone who is an insured under your policy and/or everyone who arranges insurance on behalf of a business entity and/or body corporate, must comply with the Duty of Disclosure. Make sure that you explain the duty to any other Insureds you apply on behalf of and/or to others involved in arranging insurance.

The duty requires you to tell an insurer certain matters which will help it decide whether to offer insurance and, if so, on what terms.

The duty applies at the first application for a policy and on any renewal, variation, extension or replacement of the policy.

The type of duty that applies can vary according to the type of policy.

To assist ABIS in protecting your interests, it is important that you tell us every matter that:

- you know, or
- a reasonable person in the circumstances could be expected to know,
- is relevant to the insurer's decision whether to offer insurance and, if so, on what terms.

ABIS will then assist you in determining what needs to be disclosed to the insurer in order to meet your duty.

Examples of matters that should be disclosed are:

- any claims made in recent years for the particular type of insurance;
- refusal by an insurer to renew a policy;
- any unusual feature of the insured risk that may increase the likelihood of a claim.

Failure to comply with the duty may give the insurer the right to cancel the policy or reduce the amount it pays in the event of a claim. If the failure to comply with the duty is fraudulent, the insurer may treat the policy as if it never existed and pay nothing.

Even if ABIS is handling claims for you, you must disclose these matters on your proposal. ABIS cannot complete or add to your proposal in any way.

If you are uncertain about whether or not a particular matter should be disclosed, please contact ABIS.

The Duty of Disclosure must be taken seriously as it may affect your right to claim.

The history of losses suffered and claims made by the party seeking insurance, or any person, firm or company closely associated with that party, is one of the principal matters to be disclosed. It is therefore imperative that you maintain an up-to-date record of all such losses and claims.

Whilst ABIS will maintain records of all losses reported to us during the term of our appointment as your representative, we do not accept responsibility for obtaining details of prior losses or for checking in any particular instance that you have made proper and complete disclosure.

We recommend you:

- supply all management and senior staff with a copy of the Duty of Disclosure Notice;
- emphasise to them that the Duty of Disclosure applies not only at inception of the insurance, but also when policies are altered or renewed;
- point out to them that disclosure is most important in matters touching upon past claims, cancellation of insurance covers, premium penalties and any other matters which may influence an underwriter's acceptance of the risk such as criminal convictions or insolvency of previous companies; and
- have a system in place which ensures that all relevant matters come to their attention.

Waiver of Rights

Some policies contain a clause that limits or excludes claims where the insured has limited its rights to recover a loss from another party in circumstances where that other party is responsible for the loss. For example, this may happen where the insured has entered into a contract limiting the liability that the other contracting party would have been under in the absence of the contract.

If you have entered into, or propose to enter into a contract which might limit rights against another contracting party, please let ABIS know, so that we can advise you about how the agreement affects, or will affect, your cover.

Claims Made Policies

Directors' and Officers' Liability and Professional Indemnity policies and some other liability policies are written on a "Claims Made" basis.

This means that they cover only those claims made against you during the period of insurance. In some cases you must also notify the insurer of the claim during the period of insurance.

A Claims Made policy does not provide cover in relation to:

- claims made after the expiry of the period of insurance even though the event giving rise to the claim may have occurred during the period of insurance;
- claims notified or arising out of circumstances notified under any previous policy;
- claims made against you prior to the commencement of the period of insurance;
- claims arising out of circumstances noted on the proposal form for the current period of insurance or on any previous proposal form; and
- events that occurred prior to the retroactive date of the policy (if such a date is specified).

However, where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts, but before the expiry of the period of insurance, the policy will, subject to its terms and conditions, provide cover even if that claim is made after the expiry of the period of insurance. For this reason, you must send us written notice during the policy period of any facts or events that might give rise to a future claim. If you do not, you may not have cover if a claim arises later.

Upon expiry of the policy no further claims can be made hereunder and the need to maintain insurance or the arrangement of run-off cover is essential.

Occurrence Basis Policies

Combined General Liability, Industrial Special Risks, Travel, Contract Works, Marine policies and some other policies are written on an occurrence basis.

This means when there is an incident/occurrence giving rise to a claim, the policy that responds is the policy that was in force at the time of the incident/occurrence.

Interests of Other Parties

Many policies exclude cover for an interest in the insured property held by someone other than the named insured, unless that interest is specifically noted on the policy. For example, if property is jointly owned, or subject to finance, the interest of the joint owner or financier may be excluded if it is not specifically noted on the policy.

Generally, the safest course is to have all interests in all property insured noted on each policy.

Utmost Good Faith

Every contract of insurance is based on the principle of utmost good faith, requiring each party (which means both you and the insurer) to act towards the other party in respect of any matter arising under the contract, with the utmost good faith. If you fail to do so you may prejudice your rights under the policy and in particular, any claim.

Change of Risk or Circumstances

It is important that you advise ABIS of any material alterations to your business or products or indeed of any development which may have a bearing on the adequacy of your Insurance Program.

Your insurers have assessed and accepted your risks at an agreed premium on the basis of information provided during the placement and/or subsequent renewals of your insurance policies. Any variation of those details, if not advised to them, could prejudice the insurance cover.

The following list may be used as a guide to activities that should be notified to ABIS when they are being proposed or when they occur so that action can be taken to ensure your interests are adequately protected. It is by no means a complete list so, when in doubt, contact Aon for guidance:

- Acquisition of new companies and/or mergers and/or joint ventures (including sale or disposal of subsidiary companies).
- Purchase, construction or occupancy of new premises, alteration, vacation, temporary unoccupancy, extension or demolition of existing premises. Details of any new building or alteration work should be advised during the planning stage.
- Proposed installation of significant items of plant, machinery or equipment.
- Increase in value in excess of insured limits for buildings, plant and stock.
- Substantial removal of stock or equipment to other locations.
- Contractual liabilities (i.e. leases, hiring agreements), particularly any contracts which impose greater than usual liabilities.
- Granting of indemnities or hold harmless agreements e.g. lease agreements, contracts for supply or maintenance of fire protection and/or burglary protection equipment.
- Changes in processes, property occupancy, products or extension of business operations, including new products or processes.
- Alteration, amendment to or disconnection of fire or burglary protection systems.
- Charter or operation of aircraft or waterborne craft, other than ordinary commercial passenger travel.
- Developments involving establishment or extension of overseas operations or export of products.
- If Fidelity Guarantee (or Employee Theft) is insured, any alteration to the system of checks, supervision, audits and the like must be advised to insurers immediately.
- Issuance of any shares, debentures, ADRs; issuance of a prospectus or Information Memorandum; listing on a stock exchange; issuance of public or private offerings.
- Advice of other activities which could affect the nature of the risk originally accepted by insurers.

Early notification of development projects at the planning stage will enable ABIS to further assist you by:

- developing a sound and economical approach to construction insurance;
- reviewing indemnity and insurance clauses of contracts to ensure they are drafted in your best interests and do not prejudice your insurance program;
- mutually analyzing and agreeing upon standards of fire protection and security;

- ABIS advising you on important aspects of Safety and Risk Management;
- mutually analyzing your exposure to financial loss if the project is delayed, to determine your need for Advanced Business Interruption Insurance.

Mis-statement of Premium

Every effort is made to determine the correct amount of premium and statutory charges that apply to your insurance. In the event that ABIS mis-state that amount (either because we have made an unintentional error or because a third party has mis-stated the amount), we reserve the right to correct the error.

By instructing ABIS to arrange insurance for you, you agree, where permitted by law, that you shall not hold ABIS responsible for any loss that you may suffer as a result of any such mis-statement.

Terrorism Insurance Act 2003

The Terrorism Insurance Act 2003 (the Act) deems terrorism cover into certain commercial insurance policies – eligible insurance contracts – covering eligible property in Australia.

In broad terms, the Act applies to non-residential buildings, structures, other works and their contents. Business Interruption covers which relate to the ownership or occupation of such property, and liability policies, to the extent that the liability arises from the ownership or occupation of such property, are also embraced by the legislation.

To qualify as an eligible insurance contract, a policy must be subject to a terrorism exclusion. Upon an event being deemed a declared terrorism incident by the Government, the Act renders terrorism exclusions inoperative and Insureds may lodge claims with their insurers for losses caused by the terrorist incident. Apart from the terrorism exclusion, all other terms and conditions of policies deemed to be eligible insurance contracts remain the same.

Policies which contain an Act of Terrorism exclusion and which are designated an eligible insurance contract in terms of the Terrorism Insurance Act, are generally identified accordingly. Subject to all other terms and conditions of policies so designated, coverage is amended to the extent provided by the Terrorism Insurance Act 2003.

Importance Notice

This coverage summary has been prepared for general reference only. Nothing contained herein prevails over the terms, conditions and exclusions of the policies.